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Far From the Commonwealth

A Report on Low-Income
Asian Americans in Massachusetts

by Michael Liu, Thao Tran and Paul Watanabe



January 2007

**Institute for Asian American Studies at the
University of Massachusetts Boston**

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Far from the Commonwealth: Low-Income Asian Americans in Massachusetts

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INTRODUCTION

Asian Americans are as diverse in history, language, class, ethnic origin, and demographics as any group in the United States. This complexity is reflected in their economic status. Much attention has focused on the significant economic attainments of many Asian Americans. The fact, however, that a large number of Asian Americans also live in poverty or have low incomes has received much less notice from researchers, foundations, government agencies, and others.

The principal purpose of this report is to bring attention to and shed more light on a significant sector of Asian Americans in Massachusetts, those with low incomes. We identify the sectors in which the Asian American poor are to be found and some of the characteristics associated with them. Presenting this information is a first step in developing appropriate policies and programs to address the needs of low-income Asian Americans and in stimulating further research and inquiry.

SCOPE AND DATA

Measures

Poverty rates are commonly cited measures of who is poor within a group or community. They reflect a segment of low-income Asian Americans, “the poorest of the poor.” Indicative of the scope of poverty in Massachusetts’ Asian American population, the Institute for Asian American Studies’ (IAAS) Census 2000 profile reported a high family poverty rate for this group, 12.4%, which is nearly three times that of the population as a whole. Within certain urban areas, the high poverty rates are even more pronounced. For example, in Boston, Lynn, and Worcester, Asian American poverty rates are higher than those of African Americans, although lower than those of the Latino population.¹

While individual poverty rates are briefly considered in the beginning of this report, the bulk of our analysis utilizes an alternative measure of poor or low-income Asian Americans that addresses the tendency of the federal poverty rate to understate significantly the level of subsistence income. This measure designates as low income those individuals with incomes up to two times the federal poverty level, a standard used by many poverty researchers.

¹ Asian American poverty rates in Boston, Lynn, and Worcester are 30.0%, 22.6%, and 27.7% compared to African American poverty rates of 22.6%, 21.7%, and 25.6%, respectively (U.S. Census 2000)

Data

To document low-income Asian Americans in Massachusetts, we utilize data from Census 2000 Public Use Microdata Samples (PUMS) in addition to standard decennial Census information. Tables from the Census summaries primarily enumerate the number of poor and describe a few basic characteristics. However, by looking at the PUMS records, which give individual but anonymous entries, we are able to identify in much greater detail the extent of Asian Americans who are low income and their characteristics.

In the Massachusetts 5% PUMS records, there are approximately 11,000 respondents who are drawn from the nearly quarter-million persons in the state counted by the full U.S. Census 2000 as “Asian alone.” In reporting on the characteristics of the low-income members of the overall Asian American population, we restrict ourselves to those who identified themselves as Asian alone and do not include those who identified themselves as Asian in addition to one or more other races. Since a meaningful sampling was available for only the larger ethnic groups, the analysis of low-income Asian Americans by subgroup is limited to looking at Cambodians, Chinese, and Vietnamese.

For Asian Americans overall and for each of these ethnic groups, we intend to quantify the extent of poverty and low-income status and examine this population in terms of age and gender. For those working adults in the low-income population, this report looks in more detail at their characteristics, such as their occupation, educational attainment, and citizenship status.

LOW-INCOME ASIAN AMERICANS

Number

The Census 2000 PUMS sample yields the following estimates of the number of Asian Americans in poverty and who are low income in Massachusetts (Table 1). The size of the population that falls into these categories is large and surprising to those who associate Asian Americans with mainly undifferentiated high economic status. The percentages of Asian Americans in poverty and categorized as low-income are significantly greater than those for the total population. As an indicator of relative size, Table 2 shows the concentration of those in poverty and who are low-income for the different racial categories and total population in the state.

Table 1: Asian American Population in Poverty and with Low Income

	Number	Percent of the Population
At or below Federal Poverty standards	36,166	16.1%
Low income	72,285	32.1%

n=11,414, Source: 2000 U.S. Census 5% Public Use Microdata Sample (PUMS).

Table 2: Poor and Low-Income Percentage of Populations by Race and Hispanic/Latino Origin

	White	African American/Black	Asian	Latino	Total Population
At or below Federal Poverty standards	6.9%	21.8%	16.1%	29.6%	9.1%
Low income	17.8%	42.6%	32.1%	54.2%	21.7%

Table 3 indicates the breakdown of low-income Asian Americans by Asian ethnic group. The largest portion of Asian Americans with low incomes is Chinese. Japanese Americans on the other hand comprise the smallest portion. Table 3 also indicates the low-income portion of each ethnic group (see Table A in Appendix for corresponding federal poverty rates).

Table 3: Low-Income Population by Asian Ethnic Group

	No. in Low-Income Population	Percent of Low-Income Asian Americans	Percent Low-Income Status in Ethnic Group
Chinese	22,160	31%	28%
Vietnamese	15,409	21%	46%
Cambodian	10,430	14%	53%
Asian Indian	7,580	10%	19%
Korean	4,904	7%	31%
Japanese	3,138	4%	31%
All other Asian Alone	8,664	12%	
Total	72,285		

N= 11,414;source: 2000 U.S. Census 5 % Public Use Microdata Sample.

When we look at low-income rates, the need to disaggregate Asian Americans into specific Asian ethnic collectivities becomes dramatically evident (Chart 1). For example, there are obvious and serious differences between Vietnamese and Cambodian low-income rates, which exceed 45% of those populations, and the Asian Indian rate, which is less than half those rates.

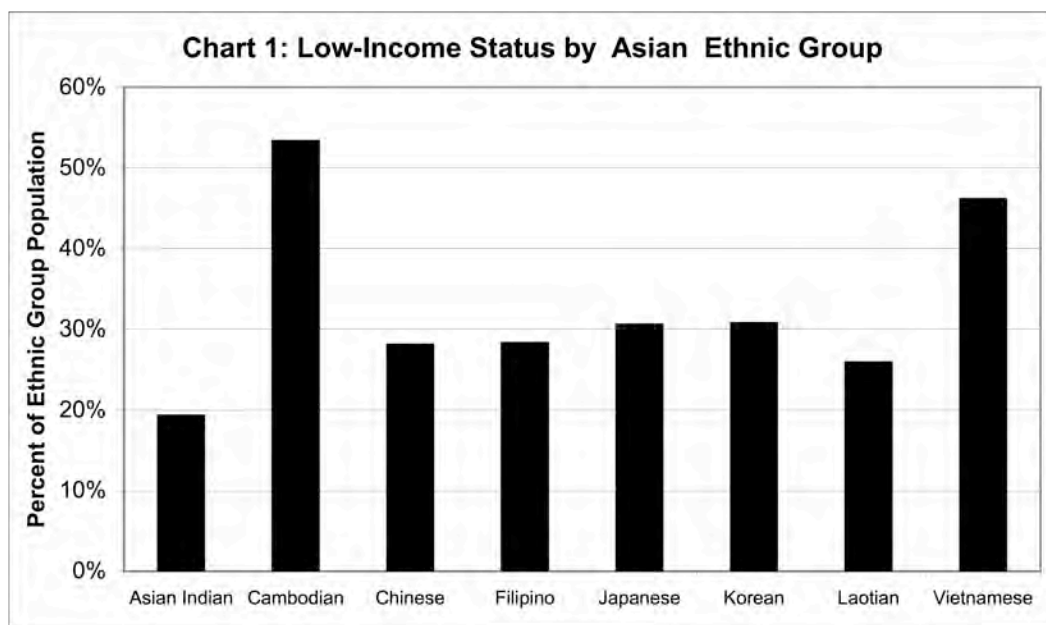


Table 4 provides estimates of the very large number of Cambodians in Massachusetts in poverty and who are low income. Of the Asian ethnic groups, Cambodians have the highest proportion with low-income status. About one-quarter of the Cambodians live in poverty and well over half are poor or low income.

Table 4: Cambodians in Poverty and with Low Income

	Number	Percent of the Population
At or below Federal Poverty standards	4,817	24.6%
Low income	10,430	53.3%

N=1,012; Source: 2000 U.S. Census 5% Public Use Microdata Sample

Chinese Americans are the largest Asian American subgroup in Massachusetts, constituting more than one-third of the Asian Americans in the state. The poverty and low-income rates for Chinese in the state are about 30% higher than those for the total population (Table 5).

Table 5: Chinese in Poverty and with Low Income

	Number	Percent of the Population
At or below Federal Poverty standards	9,888	12.3%
Low income	22,160	27.7%

N=3,743; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

Vietnamese Americans are one of the state's fastest growing Asian American subgroups comprising 14.3% of the Asian American population. Vietnamese have the highest poverty rate among the Asian American subgroups and almost half are low income (Table 6).

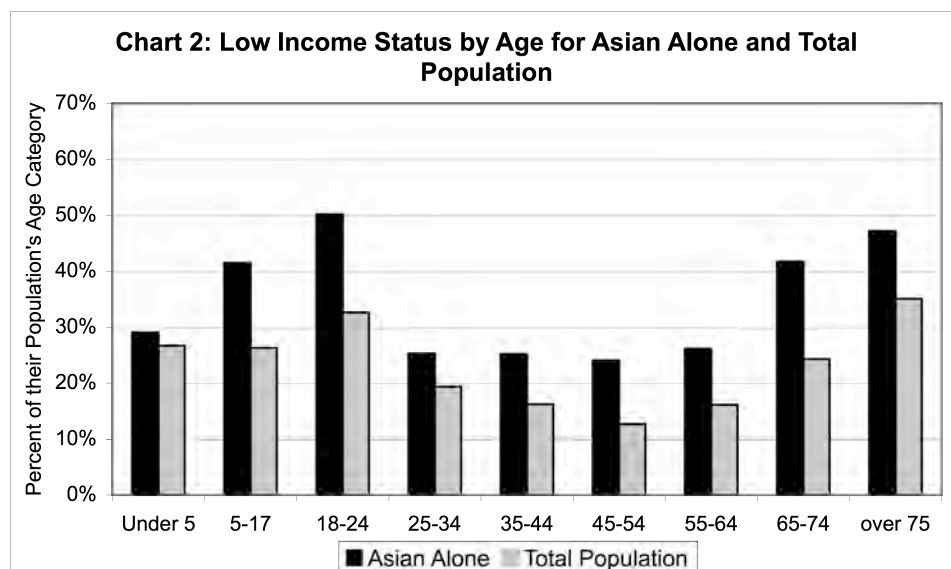
Table 6: Vietnamese in Poverty and with Low Income

	Number	Percent of the Population
At or below Federal Poverty standards	8,586	25.7%
Low income	15,409	46.1%

N=1,593; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

Age

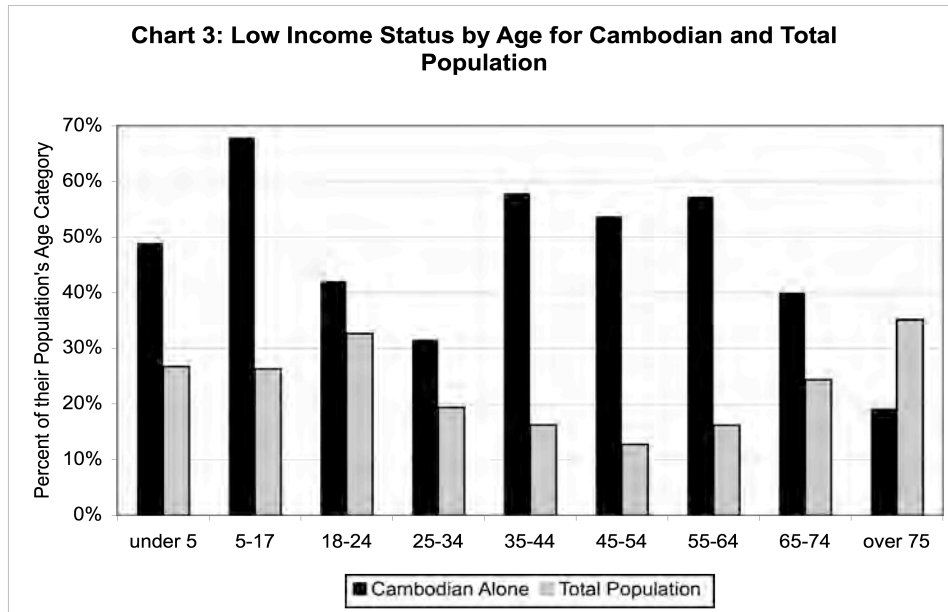
In examining the age distribution of low-income Asian Americans, we see that the college and younger working-age population (18–24) is the cohort with the highest percentage with low income (Chart 2). However, in relative percentage terms, the most severe disparities between Asian Americans and the total population can be found among middle age to elderly age groups. An Asian American 45–54 years old, for example, is nearly twice as likely to be low income as a corresponding person in the general population.



N= 11,414;source: 2000 U.S. Census 5% Public Use Microdata Sample.

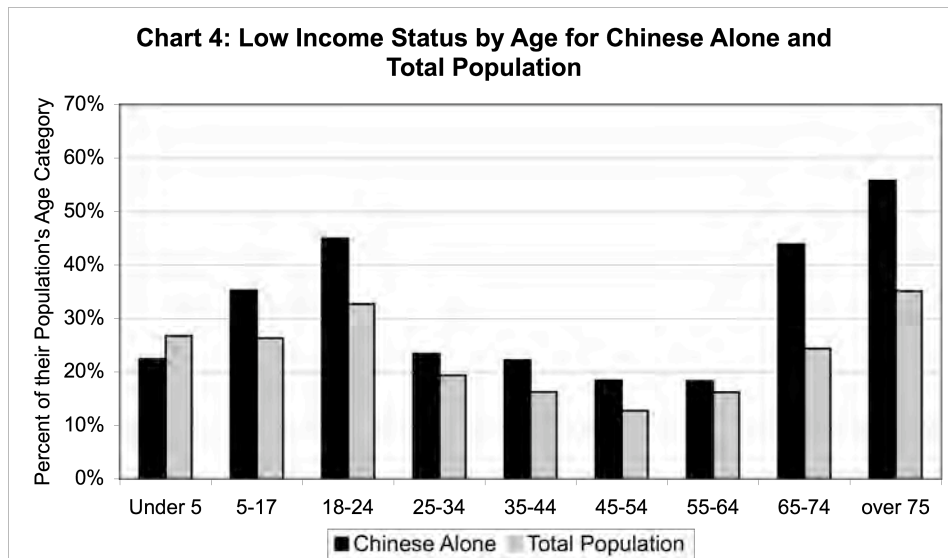
Cambodian Americans who are 5–17 years old comprise 43% of all low-income Cambodian Americans; those who are 35–44 years old make-up another 17%. In relative percentage terms, the most severe divergences compared with the total population are found among Cambodian Americans who are 35–64 years old (Chart 3). A middle-aged Cambodian

American in that age range is more than three times as likely to be in poverty than a corresponding person in the general population.



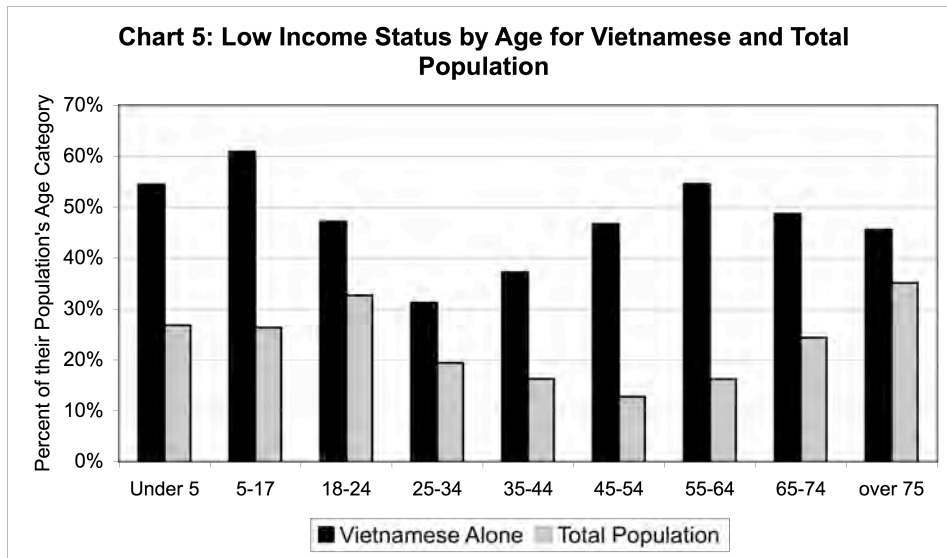
N=1,012; source: 2000 U.S. Census 5% Public Use Microdata Sample.

Chinese Americans over the age of 65 are the most likely to be low income. They also differ the most compared with their compatriots of similar age in the total population (Chart 4). The percentage of Chinese low-income in the age category 65–74 is nearly double the percentage in the corresponding age group in the total population. Within the working age group, 25–64, low-income statuses are not as prevalent and extreme.



N=3,743; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

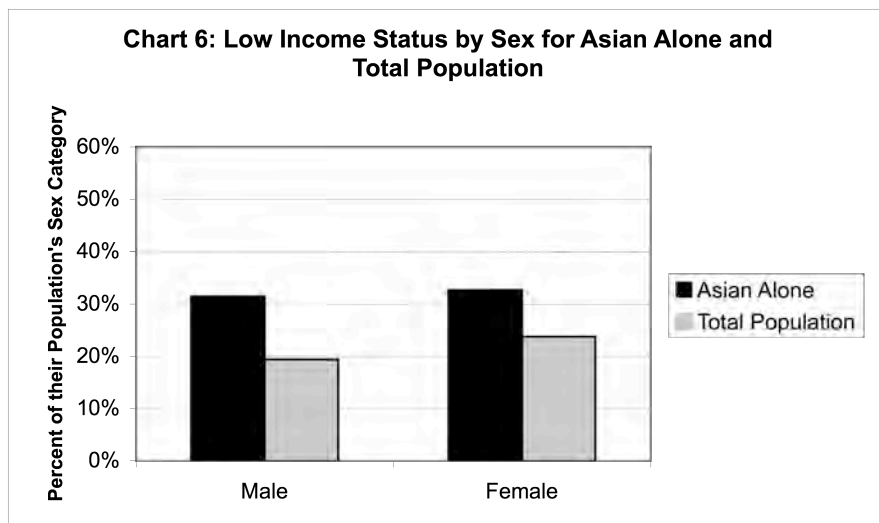
Vietnamese Americans in the age category of 5–17 years old comprise the highest percentage of low-income Vietnamese, 30%. Vietnamese in this age group are more than twice as likely to be low-income as a person of the same age group in the general population (Chart 5). Individuals in the majority of age categories for Vietnamese are two to three times as likely to be low income compared with their counterparts in the total population. This disparity is especially pronounced in the 45–64 age cohort, where Vietnamese are over three times more likely to be low-income as those of similar age in the whole population.



N=1,593; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

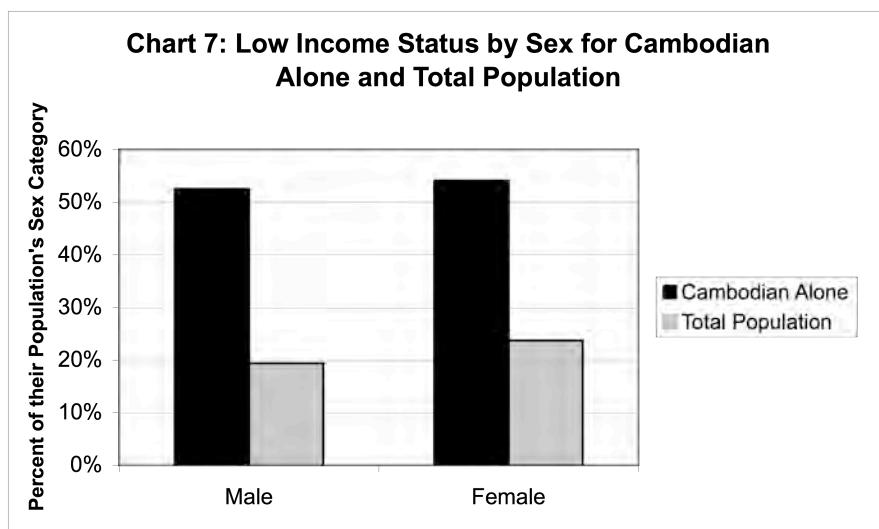
Gender

Low-income Asian Americans in Massachusetts are 52% female and 48% male. While there is a clear gender bias, this bias is less pronounced than within the low-income total population, which is 57% female and 43% male. Consequently, the likelihood of an Asian American male having a low income is over 60% higher than a male in the total population, and the likelihood of an Asian American female having a low income is 37% higher than a female in the total population (Chart 6).



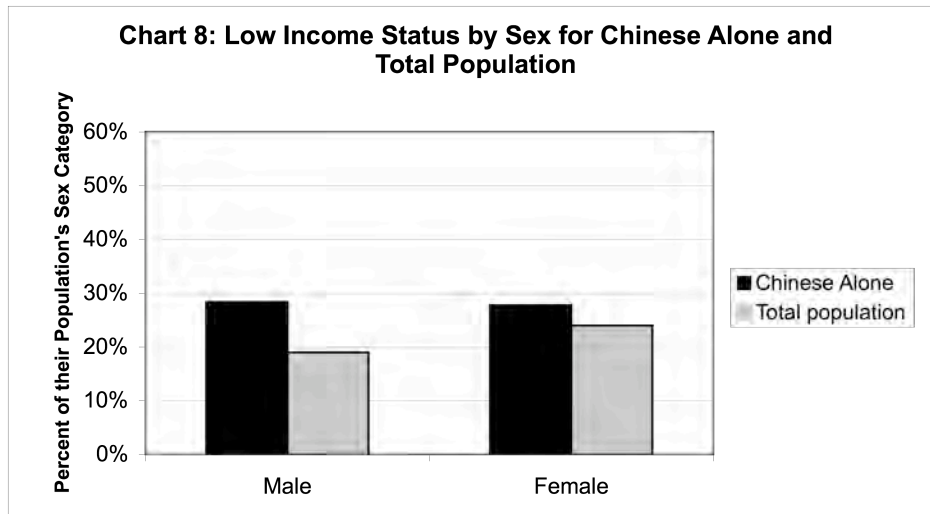
N= 11,414, source: 2000 U.S. Census 5% Public Use Microdata Sample.

Low-income Cambodian Americans are 51% female and 49% male. The likelihood of a Cambodian male having a low income is over two and half times as greater than for a male in the total population, and the likelihood of a Cambodian female having a low income is over twice as high as her counterpart in the total population (Chart 7).



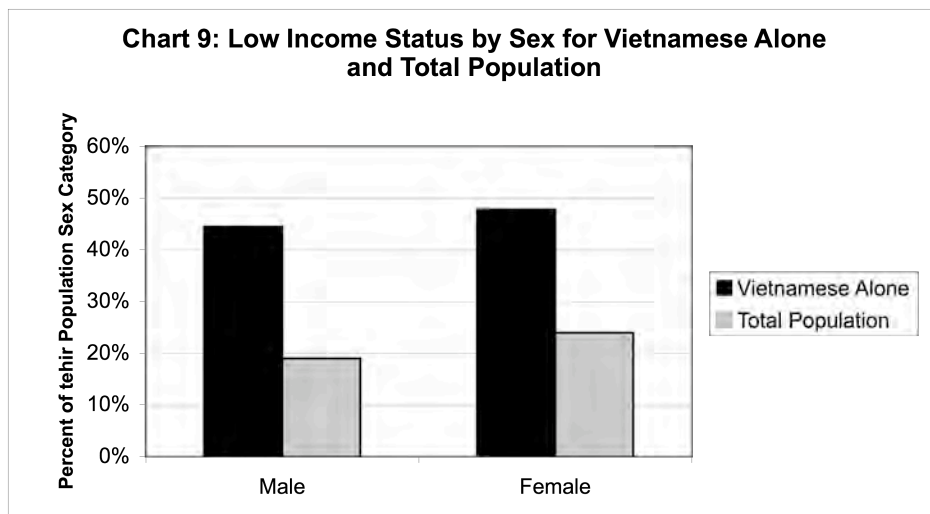
N=1,012; source: 2000 U.S. Census 5% Public Use Microdata Sample.

For Chinese Americans, 51.4% of females and 48.6% of males are low income. They are one of the few populations where a man is more likely to be low income than a woman in that population. Once again, Chinese females and, especially, males are more likely to be low income than females and males in the general population (Chart 8).



N=3,743; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

Low-income Vietnamese Americans are 50.2% male and 49.8% female. A higher percentage of Vietnamese females, however, are in the low-income category compared with Vietnamese males² (Chart 9).



N=1,593; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

² The overall Vietnamese American population is 51.9% male and 48.1% female.

LOW-INCOME ASIAN AMERICAN ADULT POPULATION

In the next section, we examine in more detail low-income Asian American adults. For our discussion of labor force participation and the other characteristics (occupation, educational attainment, marital status, years living in the United States, citizenship status, ability to speak English, and sources of income for those out of the labor force) that remain to be examined, we concentrate on low-income Asian Americans who are adults, i.e., those who are 18 years of age and older. Of this group we also exclude those enrolled as students because of their transitional economic status.³

Labor Force Participation

Over half of the low-income Asian American population is not in the labor force (Table 7). For those in the labor force, the unemployment rate is high, 11%.

Table 7: Asian American Labor Force Participation

Total adult low-income Asian Americans	Not in Labor Force	Unemployed	Employed
35,193	18,773 (53% of adult low-income Asian Americans)	1,783 (11% of labor force)	16,420

N=6,419; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

The pattern for low-income Cambodian Americans is similar to that for Asian Americans as a whole (Table 8). Over half are not in the labor force and unemployment at 17% is especially high.

Table 8: Cambodian Labor Force Participation

Total adult low-income Cambodian Americans	Not in Labor Force	Unemployed	Employed
4,377	2,407 (54% of adult low-income Cambodian Americans)	338 (17% of labor force)	1,632

N=222; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Cambodian Americans refer to those over 18 and not enrolled in school.

Only 38.4% of Chinese low-income adults are employed, while 54.6% of them are not in the labor force (Table 9). Unemployed Chinese low-income adults make up 11.6% of their low-income labor force.

³ Such an exclusion would lower poverty rates compared to rates typically given (see appendix)

Table 9: Chinese Labor Force Participation

Total adult low-income Chinese Americans	Not in labor force	Unemployed	Employed
12,198	6,657 (54.6% of adult low-income Chinese Americans)	646 (11.6% of labor force)	4,679

N=610; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Chinese Americans refer to those over 18 and not enrolled in school.

Nearly three out of five low-income Vietnamese are not in the labor force (Table 10). Low-income Vietnamese Americans are 14.1% unemployed.

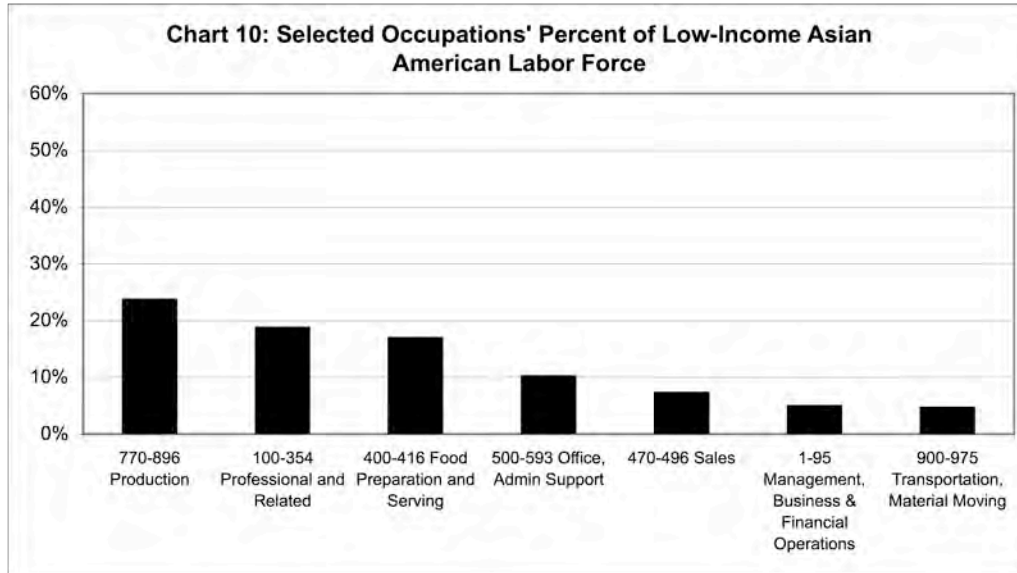
Table 10: Vietnamese Labor Force Participation

Total adult low-income Vietnamese Americans	Not in Labor Force	Unemployed	Employed
7,439	4,422 (59.4% of adult low-income Vietnamese Americans)	426 (14.1 % of Labor Force)	2,591

N=351 ; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Vietnamese Americans refer to those over 18 and not enrolled in school.

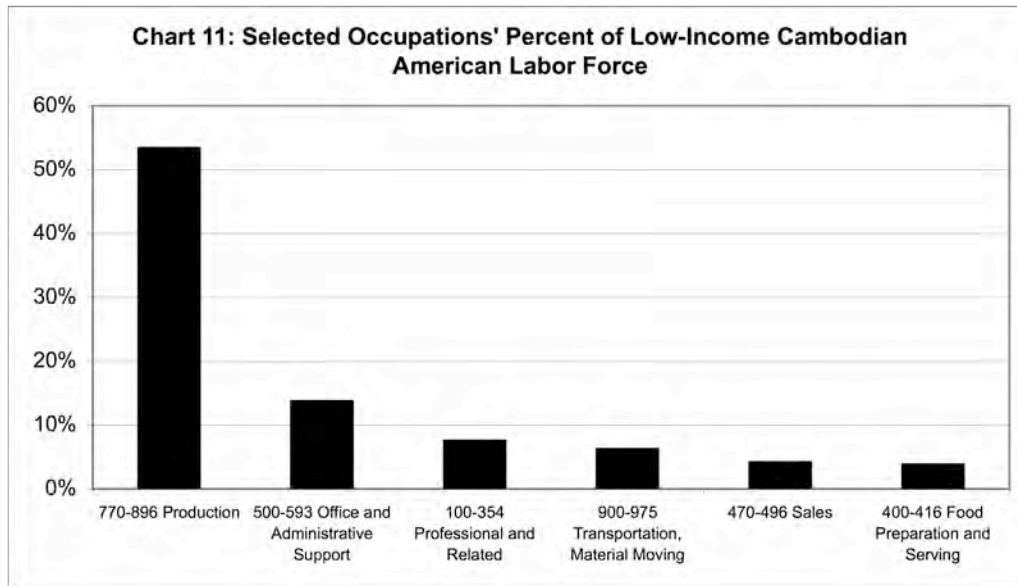
Occupation

Of the sixteen second-level occupational categories (including the unemployed) in the 2000 Census, the highest concentrations of low-income Asian Americans work in production, professional, food preparation, office and administrative support, and sales occupations in that order (Chart 10). About 60% of low-income Asian Americans work in the first three occupational categories, while one out of four is in production occupations. And, perhaps surprisingly, two of the six highest categories of concentration are in the professions and management.



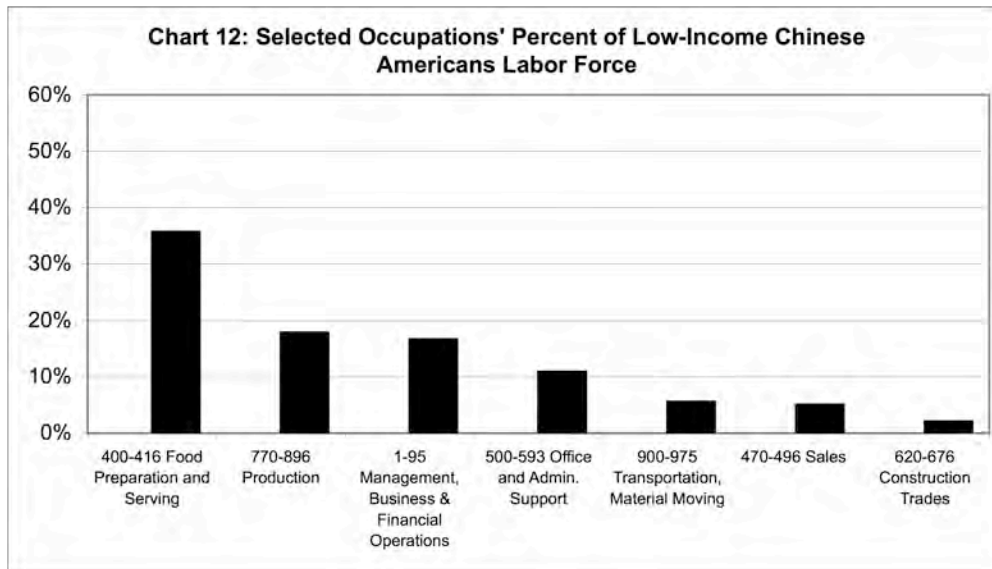
Note: Numbers preceding occupational categories refer to census 2000 occupational codes; Adult Asian Americans refer to those over 18 and not enrolled in school. N=6,419; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

For employed low-income adult Cambodian Americans, they overwhelmingly, over half, work in production (Chart 11). The next highest concentration is in office and administrative support at 14%. Three out of four low-income Cambodians work in the first three occupational categories, the two cited and professional and related occupations.



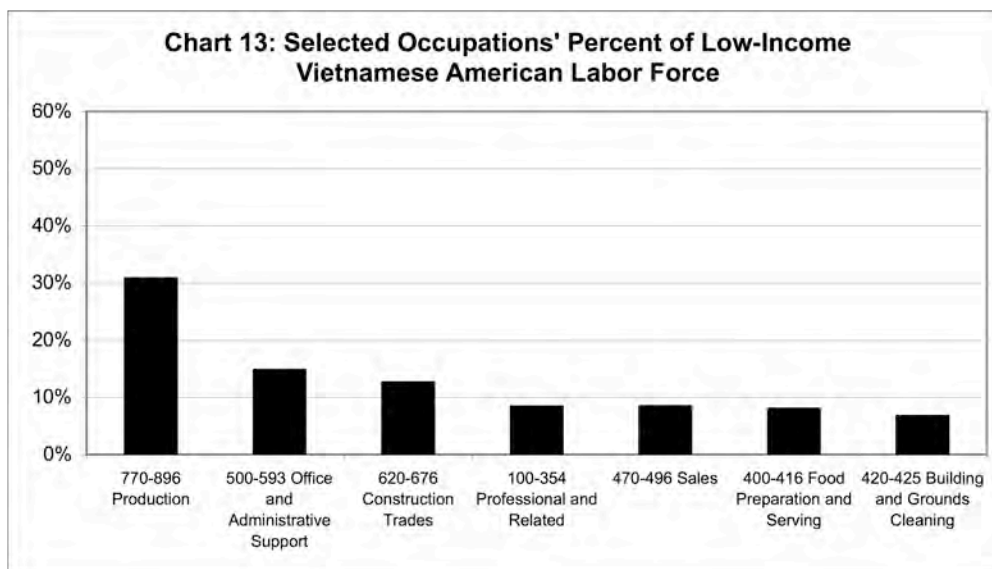
Note: Numbers preceding occupational categories refer to census 2000 occupational codes; Adult Cambodian Americans refer to those over 18 and not enrolled in school. N=222; Source: 2000 U.S. Census Public Use Microdata Sample.

The Chinese American low-income population differs from the above groups by being most concentrated in food preparation occupations, while the production occupations rank second (Chart 12). The third and fourth most frequent occupations are professional and office and administrative support, respectively. The management, sales, transportation and construction occupations are also among top eight occupations for low-income Chinese Americans.



Note: Numbers of preceding occupational categories refer to census 2000 occupational codes; Adult Chinese Americans refer to those over 18 and not enrolled in school. N=264; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

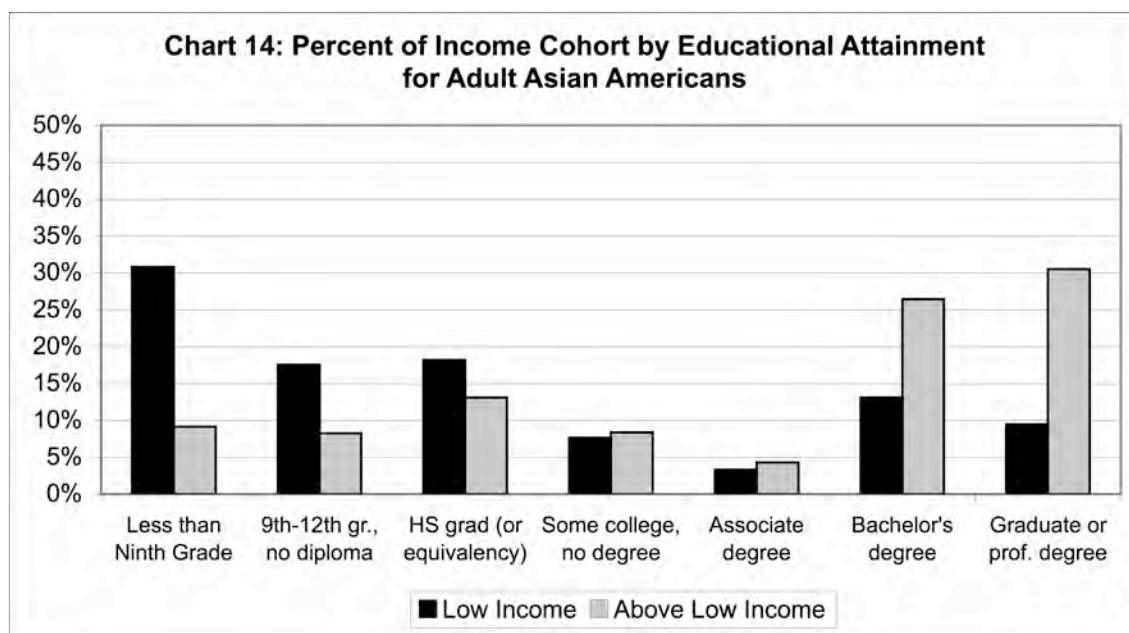
The most frequent occupations of low-income Vietnamese American adults are in the production category (Chart 13). About one-third of employed low-income Vietnamese work in production. The next most frequent occupations are office and administrative, personal care and service, professional occupations, and construction. A small percentage of this population works in the sales, food preparation and transportation occupations.



Note: Numbers preceding occupational categories refer to census 2000 occupational codes; Adult Vietnamese Americans refer to those over 18 and not enrolled in school. N=226; Source: 2000 U.S. Census 5% Public Use Microdata Sample.

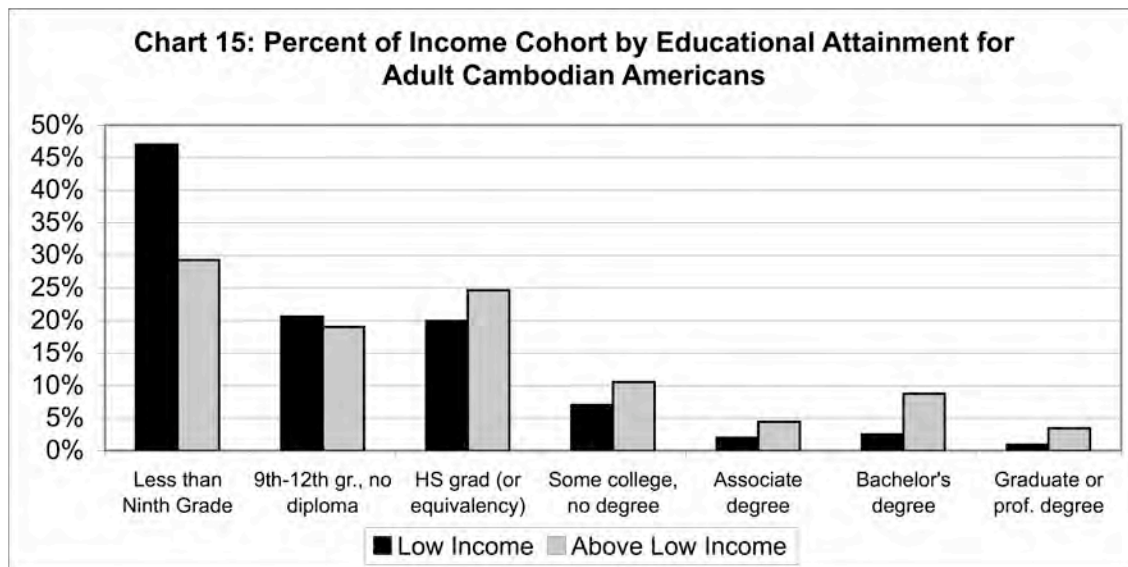
Educational Attainment

Low-income adult Asian American populations not enrolled in schools tend to have, as expected, lower educational attainment than corresponding middle- and upper-income populations. While low-educational attainment is not always associated with low-income status, and high educational attainment doesn't guarantee escape from being poor, low-income Asian Americans have a lower educational attainment than that of middle/upper-income Asian Americans. The median educational attainment for the former is high school graduation, while for the latter the median educational attainment is a bachelor's degree. The educational attainment association can be seen in more detail in Chart 14. There are a relatively high percentage of Asian American adults, particularly low-income Asian American adults, with no schooling.



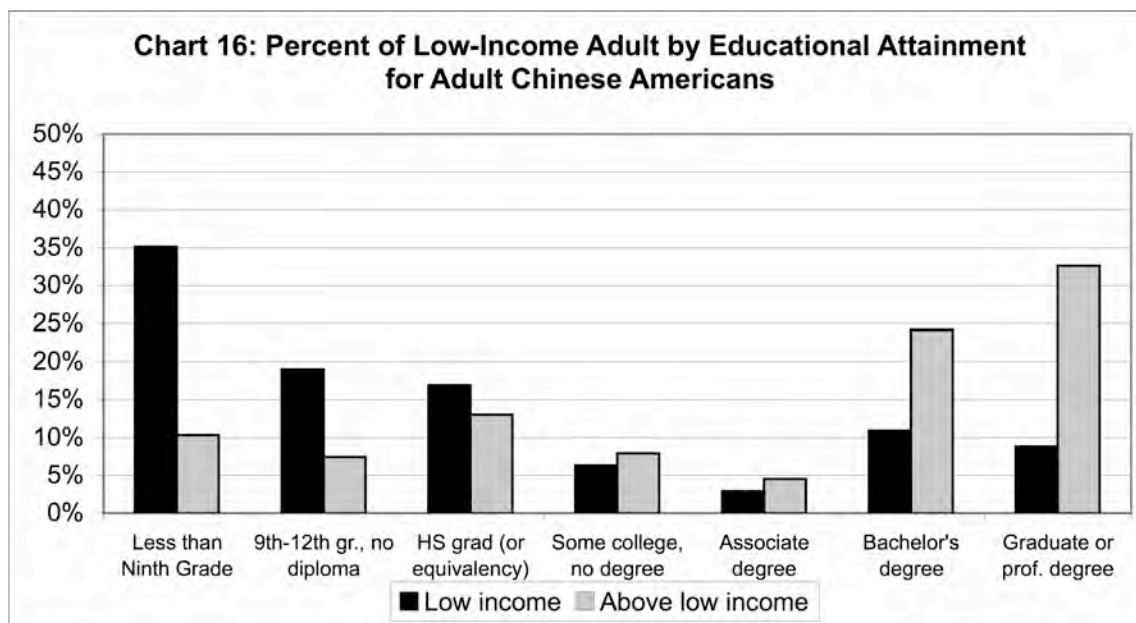
N=6,419; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

Educational attainment for the adult Cambodian American populations is relatively low compared to the overall population. Over a third has less than a ninth grade education. As expected, low-income Cambodian Americans have a lower educational attainment than corresponding middle- and upper-income populations (Chart 15). However, the differences are not as pronounced as in the Asian American population overall. The median educational attainment for the low-income Cambodian Americans is 10th grade, while for those above low-income, the median educational attainment is a high school degree. There are a relatively high percentage of Cambodian American adults, particularly those with low-incomes, who have had no schooling.



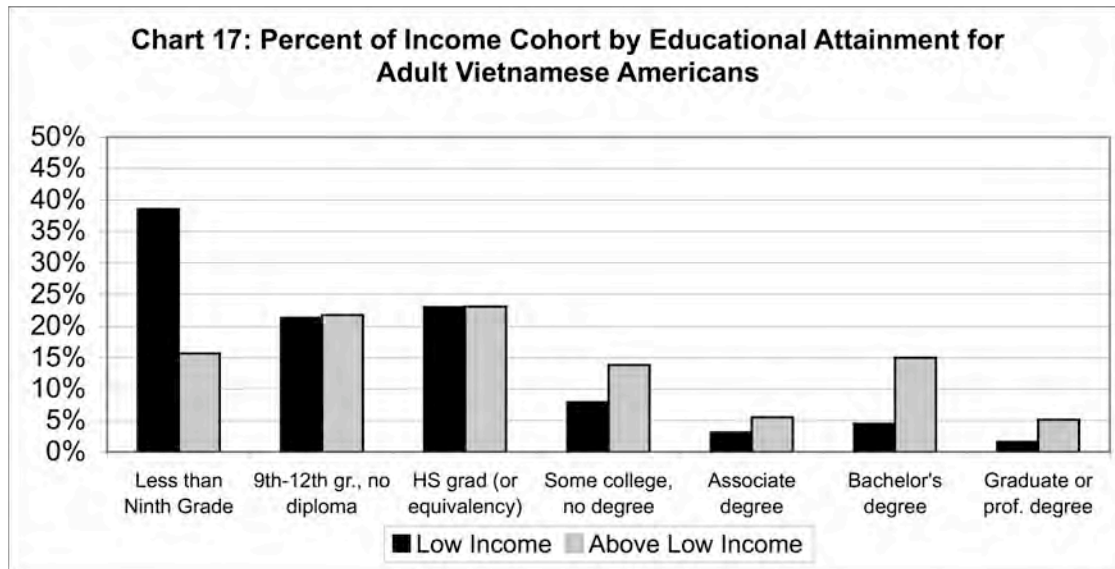
N=254; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Cambodian Americans refer to those over 18 and not enrolled in school.

There is a stark difference between low-income and non-low-income adult Chinese Americans with respect to educational attainment (Chart 16). Low-income individuals with educational attainment “less than ninth grade” make up 35.1% of that group. The majority of Chinese with above low incomes have earned at least a college degree.



N=2,398; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Chinese Americans refer to those over 18 and not enrolled in school.

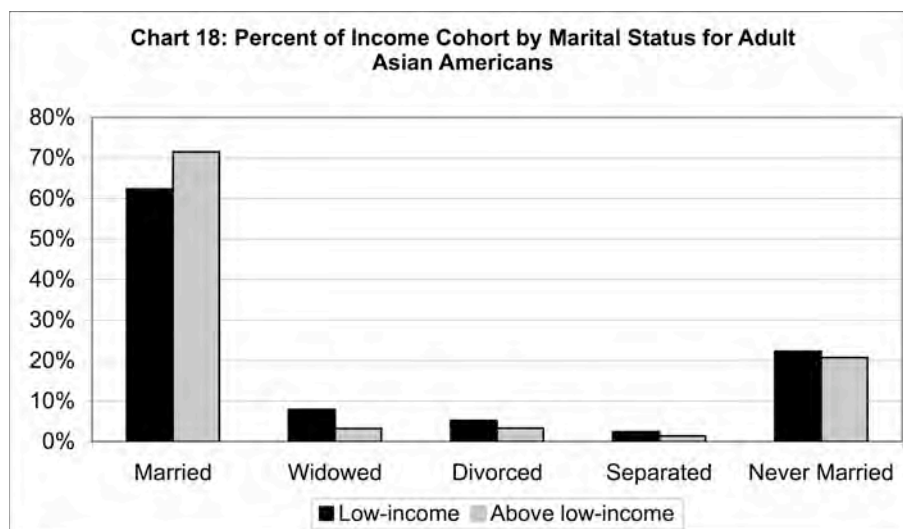
The median educational attainment for the Vietnamese American low-income population is 12 years of schooling with no high school diploma, while the median educational attainment for above low-income population is high school graduation. Vietnamese low-income adults are inclined to have lower educational attainment than adults in the above low-income group (Chart 17). In addition, a very large percentage of low-income Vietnamese have been limited to a ninth grade education or less.



N=904; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Vietnamese Americans refer to those over 18 and not enrolled in school.

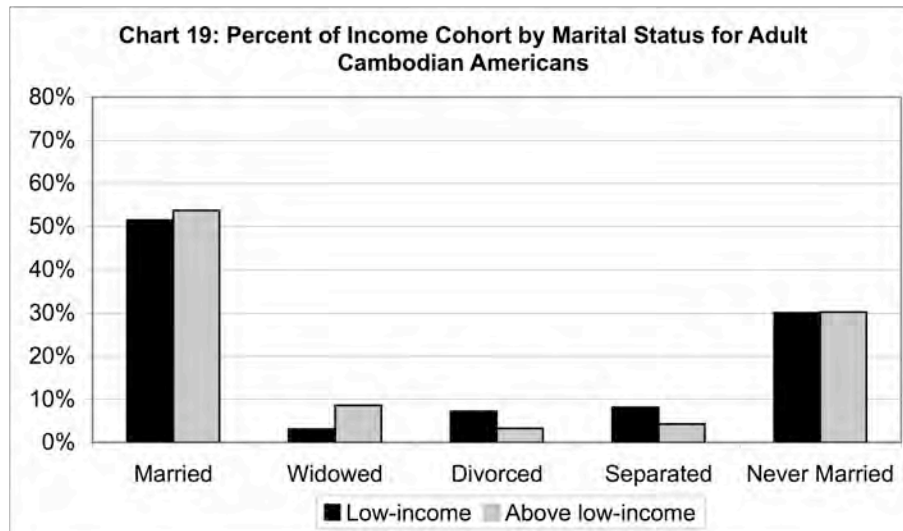
Marital Status

A somewhat lower proportion of low-income Asian Americans are married compared with those with higher incomes (Chart 18).



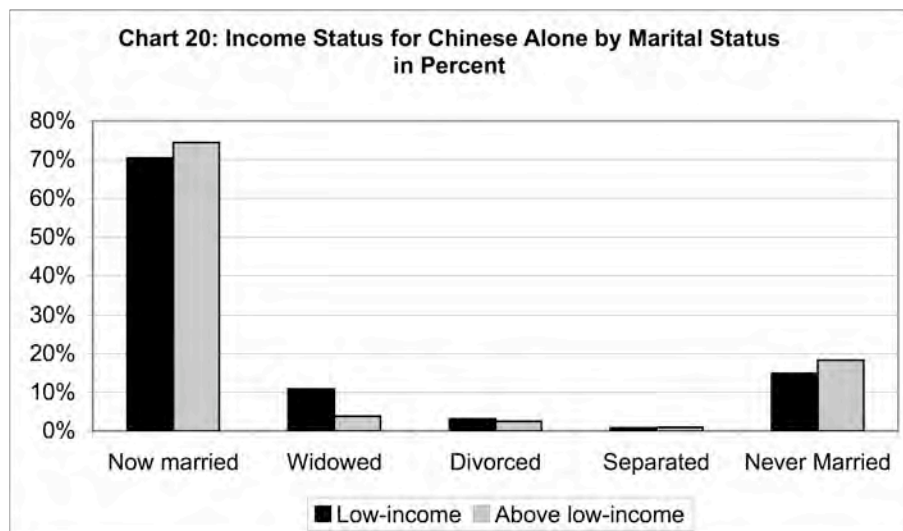
N=6,419; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

The differential effects of marital status for low-income Cambodian Americans appear to be small (Chart 19). There is a slightly lower proportion of low-income married individuals, but fairly equal income status for those who were never married. Small sample sizes for widowed, divorced, or separated groups preclude making any conclusions about these categories.



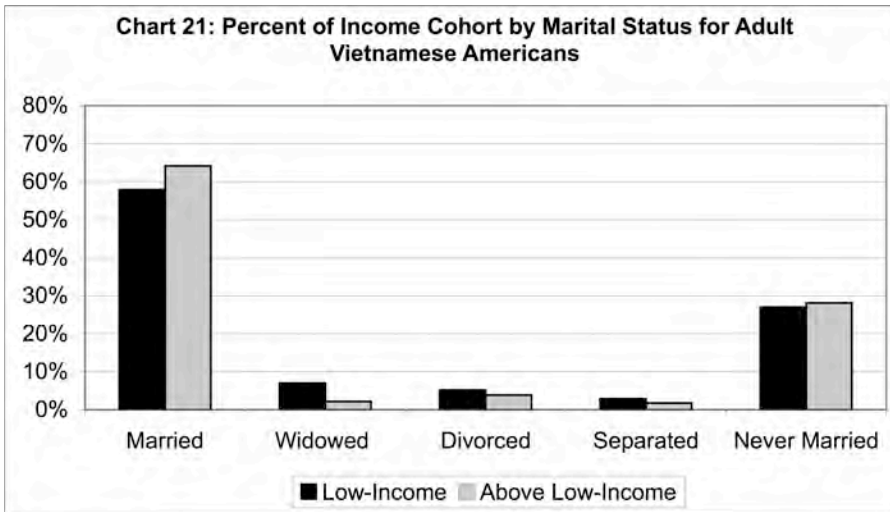
N=254; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Cambodian Americans refer to those over 18 and not enrolled in school.

The influence of marital status on the income levels of Chinese American adults appears to be small (Chart 20). For example, there aren't significant differences for married persons as well as those who were never married.



N=2,398; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Chinese Americans refer to those over 18 and not enrolled in school.

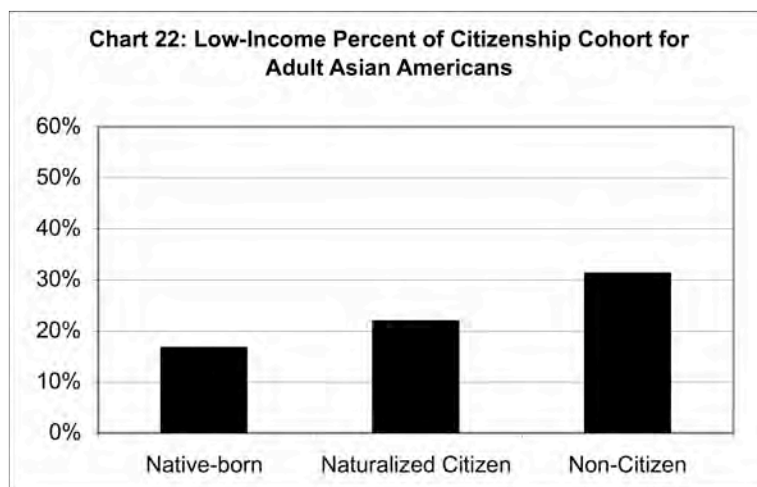
The pattern indicating that marital status generally does not reflect significant differences in income status for Asian Americans is also true for Vietnamese Americans (Chart 21).



N=904; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Vietnamese Americans refer to those over 18 and not enrolled in school.

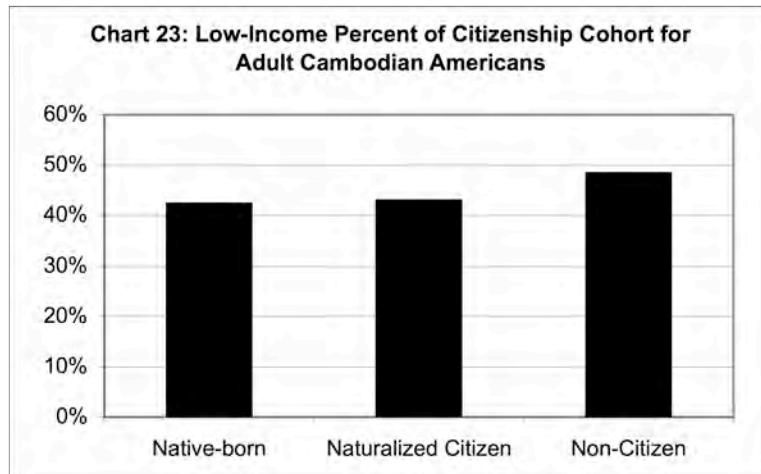
Citizenship

Low-income Asian Americans in Massachusetts tend to have lower citizenship rates than middle- and high-income Asians Americans. A minority, 42%, of the former are citizens while a majority of the latter, 55%, are citizens. As foreign-born Asians acquire American citizenship, the percentage with low-income status decreases (Chart 22).



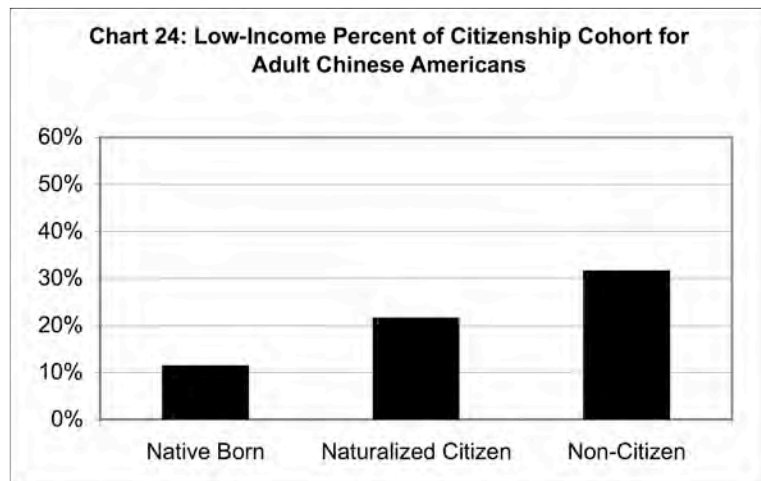
N=6,419; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

Low-income Cambodian Americans also tend to have lower citizenship rates than other Cambodians Americans. A little over a third, 34%, of the former are citizens while two out of five of the latter, 39%, are citizens. As foreign-born Cambodians become citizens, the percentage with low-income status decreases, but less dramatically than for Asians overall (Chart 23).



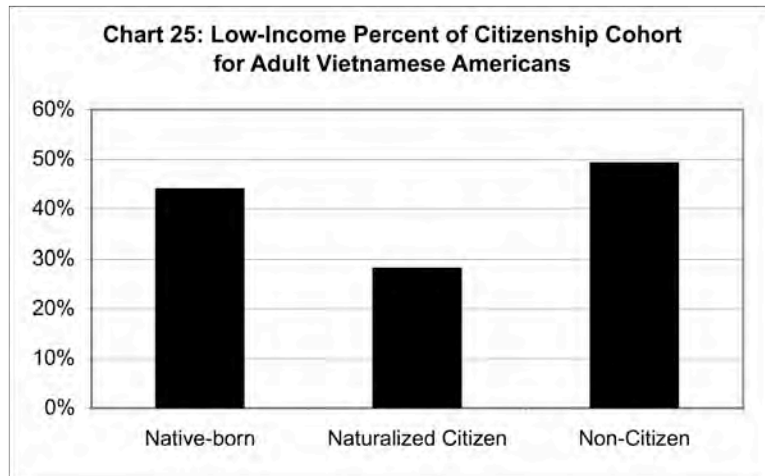
N=303; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Cambodian Americans refer to those over 18 and not enrolled in school.

Chinese Americans with low incomes have lower citizenship rates than those with higher incomes. Nearly half of the low-income Chinese population are citizens compared to 64.5% who are not low income (Chart 24).



N=610; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Chinese Americans refer to those over 18 and not enrolled in school.

Low-income Vietnamese Americans have lower citizenship rates than above low-income Vietnamese Americans. Sixty percent of low-income Vietnamese are not citizens, whereas 60% of the above-low-income cohort are U.S. citizens. In contrast to Cambodian Americans and Chinese Americans, Vietnamese who are naturalized citizens are the cohort with the lowest percentage of low-income individuals (Chart 25).



N=351; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Vietnamese Americans refer to those over 18 and not enrolled in school.

Years in the United States

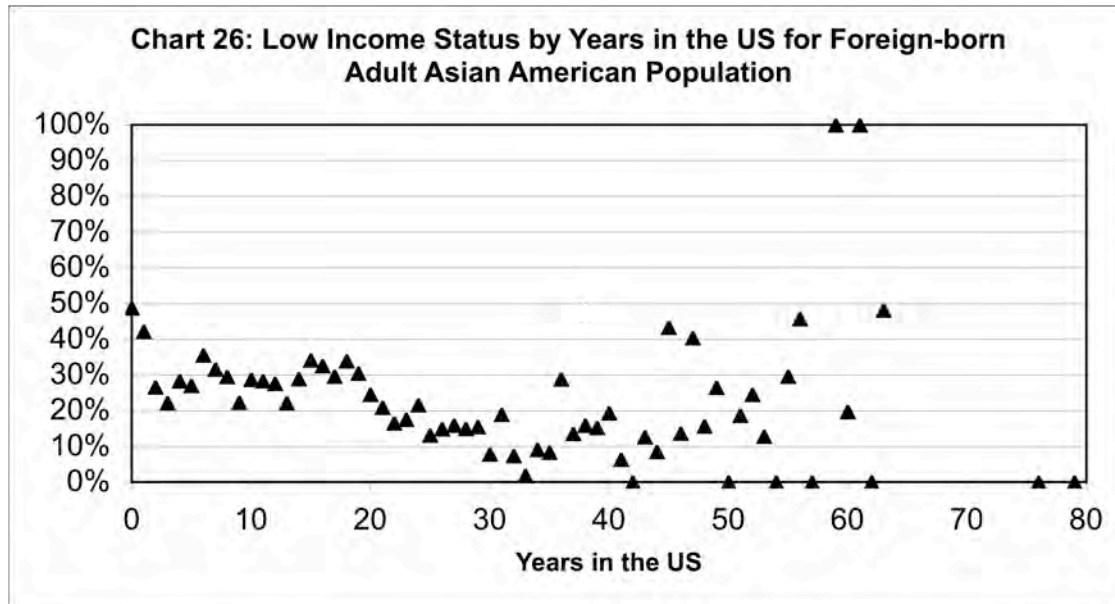
Asian American immigrants in Massachusetts who are low income on average have lived in the United States fewer years than other Asian American immigrants, but the difference is not high. Among the Asian ethnic groups, the difference in the number of years in the U.S. for low-income Cambodian immigrants and Cambodian immigrants who are not low-income is the lowest among the three ethnic groups, less than a year. The difference is the highest for immigrant Chinese Americans—3.12 years (Table 11).

Table 11: Mean Number of Years in the U.S. for Foreign-born Adult Asian Americans by Income Status

	Foreign-born Asian Americans—Years in the U.S.	Foreign-born Cambodian Americans—Years in the U.S.	Foreign-born Chinese Americans—Years in the U.S.	Foreign-born Vietnamese Americans—Years in the U.S.
Low Income	12.99	15.03	13.83	11.04
Above Low Income	15.16	15.88	16.95	13.29

N=5,826; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

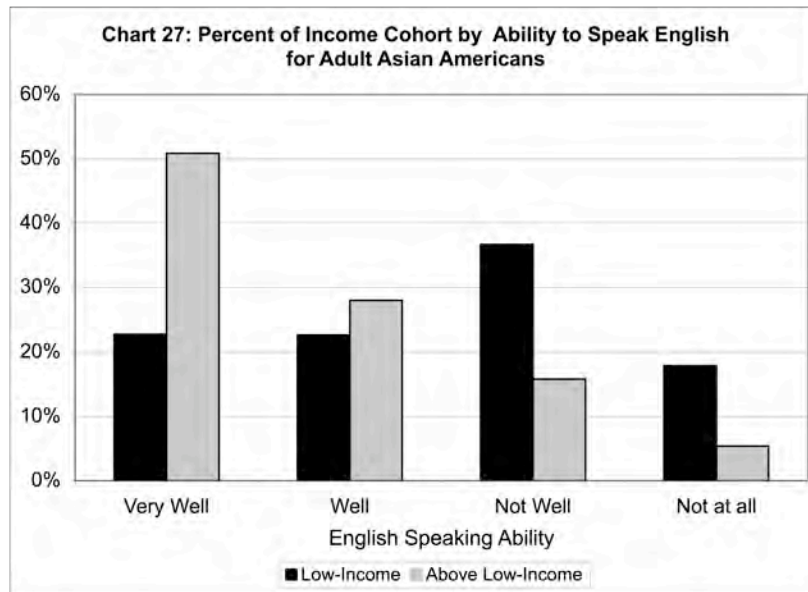
Chart 26 looks at low-income status in relation to years in the U.S. We conducted statistical tests for this data set for adult Asian Americans and data sets for adults in the three Asian ethnic groups. The tests on all of the data sets indicated that the correlation between the likelihood of low-income status and years in the U.S. was not significant. This indicates that the connection between tenure in the U.S. and low-income status is low.



N=5826; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

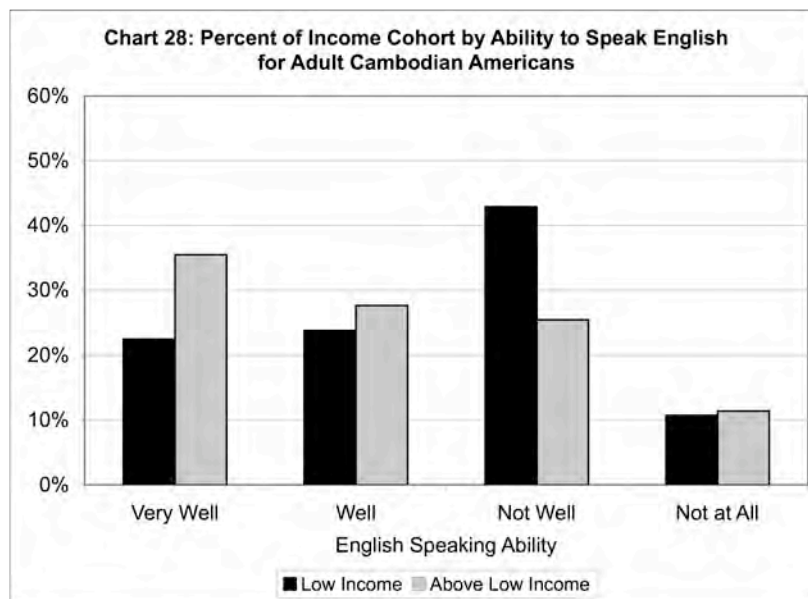
English Speaking Ability

Chart 27 indicates that Asian Americans who do not speak English at all or not very well have a much greater tendency to have low incomes. This is an important relationship since over half of low-income Asian Americans speak English “not well” or “not at all.”



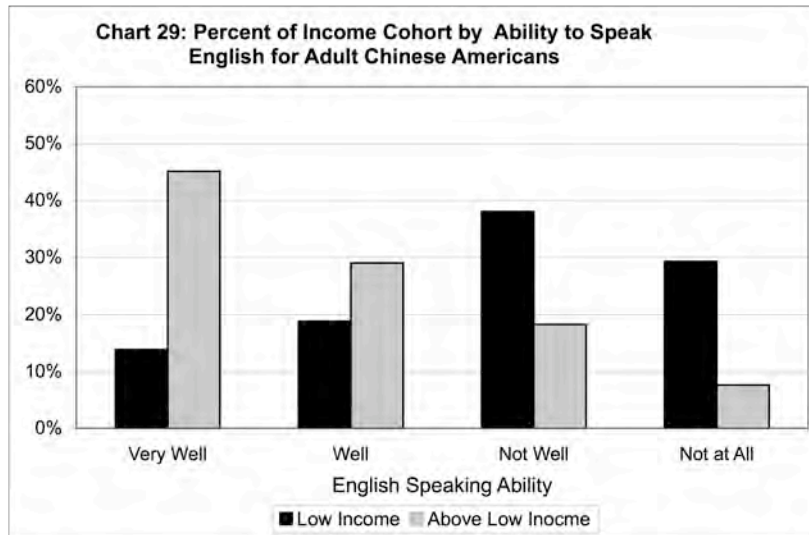
N=6,419; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refer to those over 18 and not enrolled in school.

The greater tendency to be low income is particularly evident among Cambodian Americans whose English speaking ability is categorized as “not well” (Chart 28).



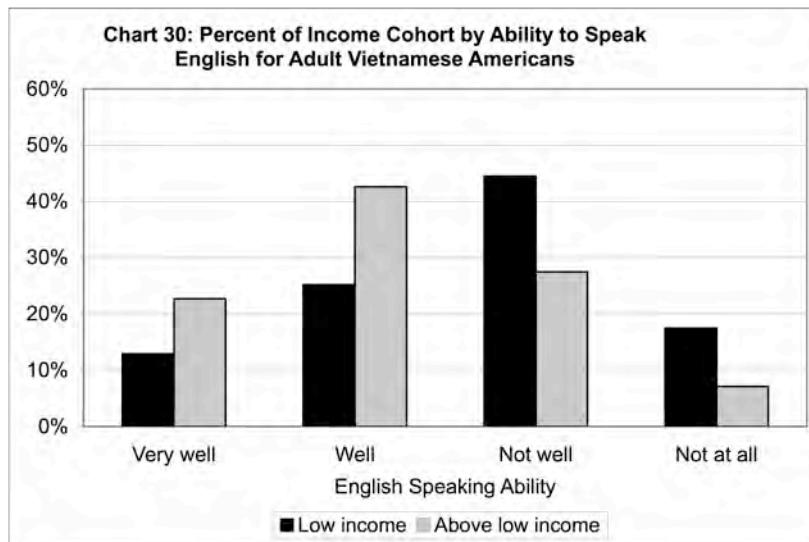
N=254; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Cambodian Americans refer to those over 18 and not enrolled in school.

The relationship between English speaking ability and low-income status for Chinese Americans is similar to that for Asian Americans as a whole (Chart 29). The number of low-income Asian Americans accounted for by those who speak English not well or not at all is especially sizeable.



N=2,398; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Chinese Americans refer to those over 18 and not enrolled in school.

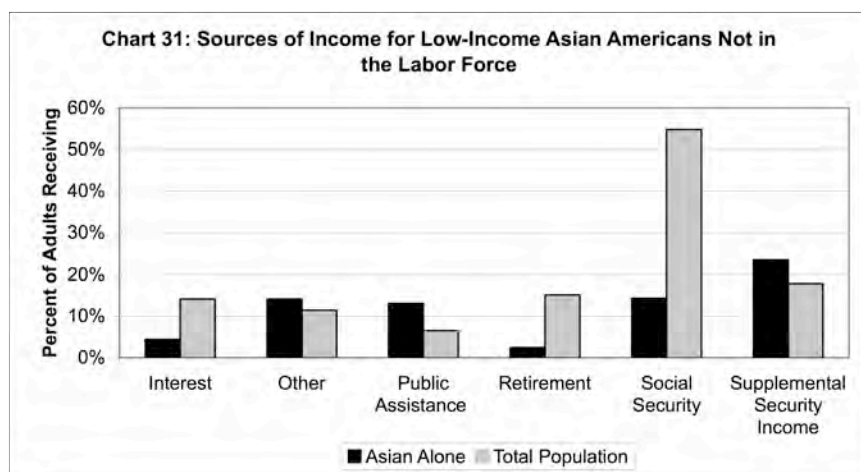
For the adult low-income Vietnamese American population, about 12.9% of them speak English “very well,” while the vast majority of the Vietnamese low-income population rate their ability to speak English as “not well” or “not at all” (Chart 30).



N=904; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Vietnamese Americans refer to those over 18 and not enrolled in school.

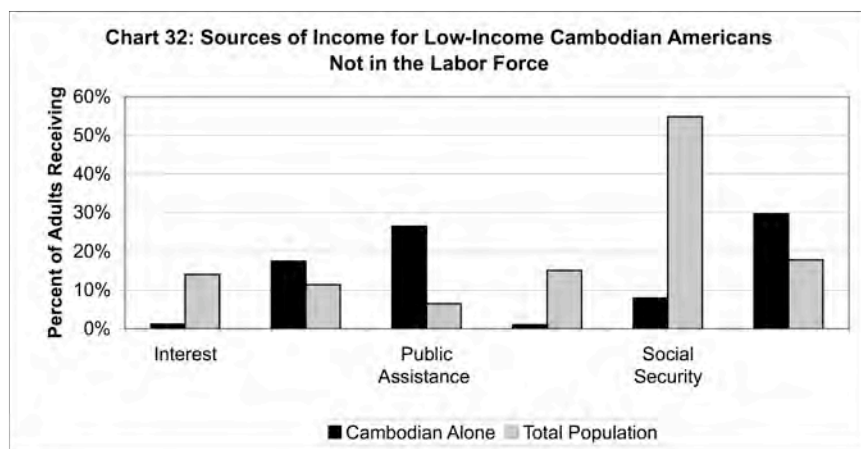
SOURCES OF INCOME FOR NON-LABOR FORCE PARTICIPANTS

Massachusetts Asian Americans who are not in the labor force utilize non-employment sources of income at lower rates than the general population (Chart 31). Most of the general population that is not in the labor force has access to social security income. Fifteen percent have retirement income. In the case of Asian Americans out of the labor force, there are higher rates of utilization of public assistance, supplementary security income, and income from other sources.



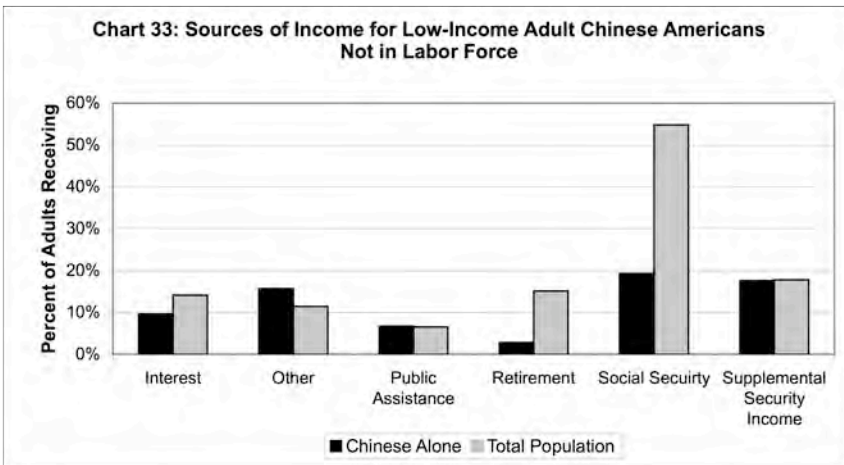
N=1,301; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Asian Americans refers to those over 18 and not enrolled in school.

Cambodian Americans not in the labor force have a significantly different profile of income sources compared to the total population (Chart 32). They have much lower rates of utilization of social security, retirement, and interest as non-employment sources of income than did the general population. On the other hand, Cambodians not in the labor force have higher rates of utilization of public assistance, supplementary security income, and other sources than the population as a whole.



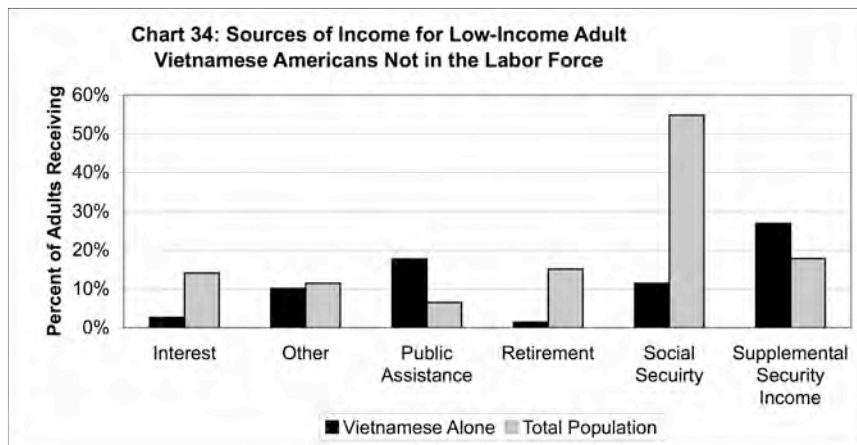
N=117; Source: 2000 U.S. Census Public Use Microdata Sample; Adult Cambodian Americans refer to those over 18 and not enrolled in school.

The median total income for the low-income Chinese American adults is only \$4,900. For these individuals, there is much less utilization of interest income, retirement income, and social security income than by the total population (Chart 33). Unlike the other Asian American subgroups described in this report, Chinese utilize public assistance income and supplemental security income at rates similar to those of the general population.



N=346; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Chinese Americans refer to those over 18 and not enrolled in school.

Low-income Vietnamese Americans have a median income, \$5,400, which is slightly higher than that of the Chinese. Low-income Vietnamese avail themselves of public assistance at about twice the rate of the total population (Chart 34). In addition, low-income Vietnamese Americans not in the labor force also have higher rates of utilization of supplemental security income. Conversely, they have relatively low rates of social security utilization and rarely derive their income from interest or retirement plans.



N=142; Source: 2000 U.S. Census 5% Public Use Microdata Sample; Adult Vietnamese Americans refer to those over 18 and not enrolled in school.

CONCLUSION

Despite some popular assumptions that Asian Americans have a high and undifferentiated income status, the truth is that the income picture for this group is very complex with a significant number who are poor or low income. Indeed, one of every three Asian Americans in Massachusetts is low income. For the three Asian ethnicities with the highest low-income concentrations—Cambodian, Chinese, and Vietnamese—some rates are alarming. For example, about half of the Cambodians and Vietnamese are low income.

When examining some of the characteristics of low-income Asian Americans compared to the overall population, we found some important and at times unexpected findings. Those in professional occupations, for example, comprise a significant proportion of the low-income segment among Asian Americans. In certain Asian American subgroups, naturalized citizens appear to be doing better economically than their native born counterparts. In contrast to a commonly held assumption, more years of residence in the U.S. does not appear to dramatically improve the chances of an Asian American to avoid low-income status. Unlike the remainder of the population, low-income and non-low-income Asian Americans do not differ significantly with respect to marital status and differ to a noticeably lesser degree with gender.

Here in summary are some of the other findings with regard to Asian Americans with low incomes in Massachusetts.

For low-income Asian Americans overall:

- Like the overall Massachusetts population, females in the Asian American population are more likely to be low income than males, although for Asian Americans these gender differences are less pronounced.
- Asian Indians have the lowest concentrations of low-income members, followed by East Asian Americans (Chinese, Japanese, Korean) and then followed by Southeast Asians (Cambodian, Vietnamese). While Southeast Asian Filipinos and Laotians have moderate low-income concentrations, their numbers are small relative to Cambodians and Vietnamese.
- Those Asian Americans with low educational attainment, poor English language ability, and who are not citizens have a significantly greater likelihood of being low-income.
- The non-labor force segment of the Asian American population often does not have access to other streams of income such as retirement, interest, or social security. Southeast Asian Americans rely heavily on public assistance with the exception of social security.

For the Cambodian American low-income population:

- The most common occupations by far are in the production category followed by administrative and office support.
- The greatest likelihood of low-income status appears among the young and later working-age segments.

For the Chinese American low-income population:

- Food service is the dominant occupational category followed by production and professional occupations.
- The elderly and younger working-age groups are the most likely to be low income.

For the Vietnamese American low-income population:

- Production is clearly the occupational category where most low-income Vietnamese are located.
- Low-income status is most readily found among the young and late working-age segments.
- Naturalized citizens have lower rates of low-income status than the native-born.

APPENDIX: NOTES ON METHODOLOGY

Poverty status was determined for all individuals except for those who were institutionalized, in the military, and in college dormitories. Also not counted were individuals under the age of 15 who were living in a household but not related to the head of the household. All of these people were categorized as “not in universe.” For more information on the Census Bureau’s explanation regarding individuals’ calculation of poverty status, visit www.census.gov/prod/cen2000/doc/pums.pdf.

Table A provides a breakdown of poverty rates for major Asian ethnic groups in Massachusetts utilizing the federal standard.

Table A: Number at or Below Federal Poverty Rate by Selected Asian Ethnic Groups

	Number in population	Percent in poverty
Asian Indian	3,827	10%
Cambodian	4,817	26%
Chinese	9,739	13%
Filipino	834	9%
Japanese	2,400	23%
Korean	2,869	18%
Vietnamese	8,586	26%
TOTAL	36,166	16%

There is significant debate about the appropriate criteria to determine poverty status especially among those who claim that the federal poverty standards used by the Census Bureau do not accurately reflect the true extent of low-income individuals. For example, in 1999 a two parent family with two children would not be considered poor if their family income was above \$16,895. An individual living alone whose income exceeded \$8500 would similarly not be considered poor.

Many federal or state organizations, such as the Food Stamp/WIC Program, Mass Health, and the Center for Immigration Services, use poverty guidelines between 125%–135% of federal poverty standards. We, however, agree with those researchers and others who argue that even these standards discount the true extent of what should be considered as a subsistence income level. In this report, therefore, we utilized up to two times the federal poverty level as our standard for low-income Asian Americans.

In this report, we considered two different low-income populations when analyzing specific characteristics with respect to those populations. For some of these characteristics we reported on the total low-income population. Table 1 of the report indicates the size of this population.

In examining other characteristics, we confine our analysis to low-income Asian Americans 18 years of age and older. We decided to exclude individuals “*under 18*” since adults in a household are typically the primary generators of income.

We also excluded those “*enrolled*” in school, which for Asians constituted a substantial number. As we have noted previously, the Census has already designated students living in dormitories as in the *not in universe* category, but the Census does not exclude students who live outside of group quarters. We conjectured that a reason for the low-income rates of certain Asian subgroups was the high percentage of international students in their ranks. As we expected, the exclusion of college students weighed incomes toward the high end and decreased the numbers in the low end. This phenomenon it should be kept in mind is also likely to occur with other racial groups where students would similarly but perhaps less dramatically influence their income profiles.

While enrollment in college may be an important factor in affecting the low-income status of many Asian Americans, we recognize that for this group their status is probably temporary. Consequently, we limited ourselves to looking at a population with the likelihood of longer term low-income status. Table B shows low-income rates when we include only individuals who were not enrolled in school and over 18. In our report, we focused on those Asian ethnicities with observed sample sizes over 200 for our analysis and reporting.

Table B. Number at or Below 200% of the Federal Poverty Rate by Selected Asian Ethnic Groups Not Enrolled in School and Over 18

	Sample Count in PUMS	Number in population	Percent in poverty
Asian Indian	191	1182	16%
Cambodian	222	479	46%
Chinese	612	2418	25%
Filipino	45	273	16%
Japanese	53	297	17%
Korean	84	391	21%
Vietnamese	351	910	38%
TOTAL	1,710	6,461	26%

In focusing on the adult low-income non-school population, we identified educational attainment, citizenship status, English language ability, years in the U.S., employment status, occupation, and sources of income for those not in the labor force as key characteristics to consider.

We used the 5% Massachusetts Public Use Microdata Sample data from the 2000 U.S. Census. Generally, we filtered out Asians using the RACE1 and RACE2 fields i.e. those who chose only Asian ethnic groups in identifying their race and ethnic background into separate files to do analysis of the characteristics of the Asian populations. In arriving at population estimates from the sample, we used the weights (PWEIGHT) that the U.S. assigned to each record. The statistical package used was SPSS. Charts were created using Microsoft Excel.

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All errors are attributable to the authors.

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